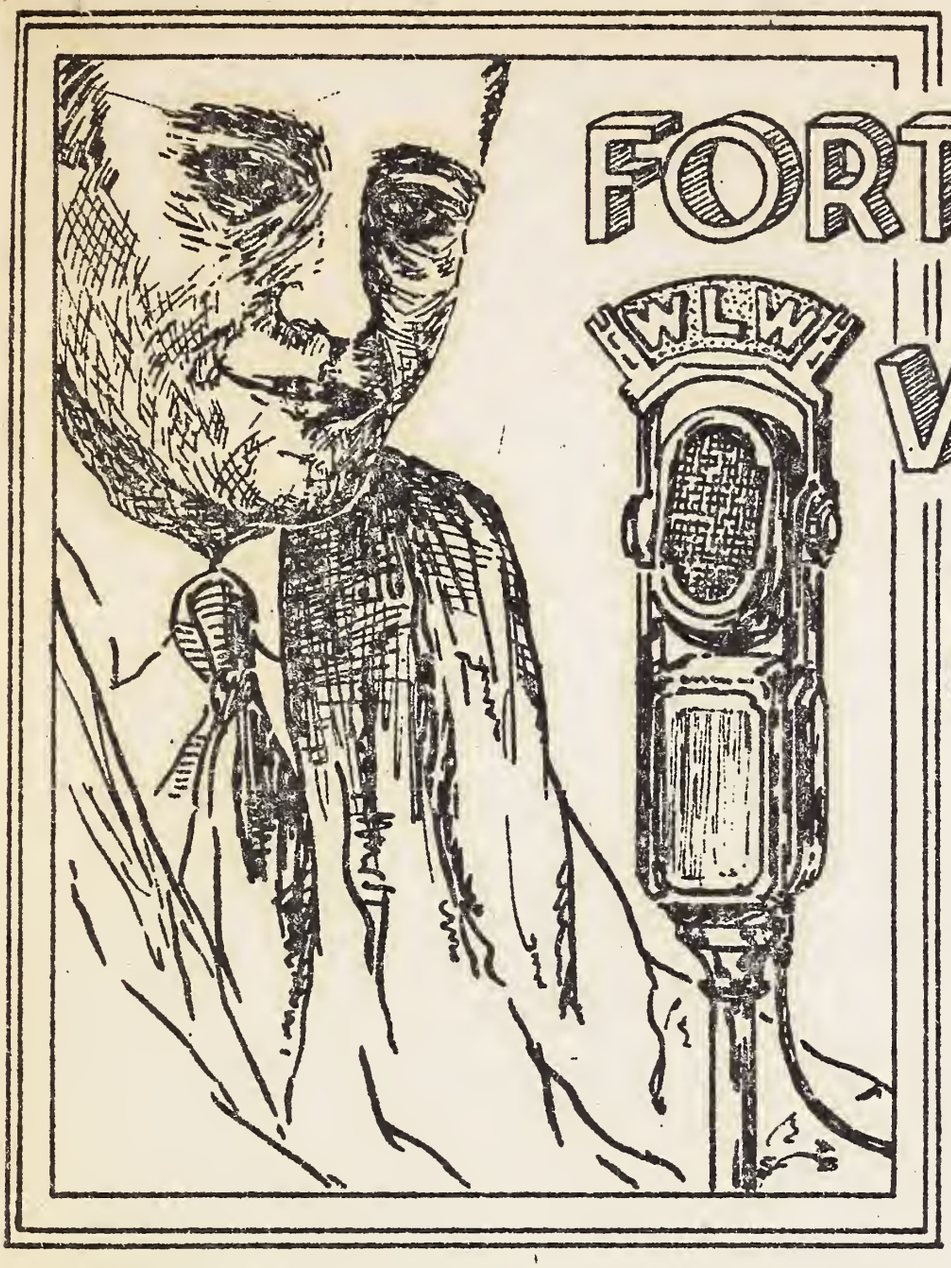

FORTUNES WASHED AWAY

A Series of Dramatizations of Better Land Use

No. 126 September 21, 1940 1:15 p.m.

"THE SWISS FARMER"

W·L·W CINCINNATI

United States Department of Agriculture
Soil Conservation Service
Dayton · Ohio

SOUND: Thunder and rain...

ANNOUNCER

Fortunes Washed Away!

ORGAN THEME: I GET THE BLUES WHEN IT RAINS

ANNOUNCER

Where the Ohio River has worn its channel through a low rim of hills that form the western boundary of the bluegrass region, lies Jefferson County, Kentucky. In the bend of the river below the falls of the Ohio lies a great city, Louisville. And far across the sea, where the valleys of the Rhine, the Rhone, and the Aar nestle amongst the towering Alps, lies peaceful, peace-loving Switzerland. Tiny Switzerland is chiefly industrial, but it is also agricultural--with microscopic mountain pastures, tiny farms clinging to the slopes.

ORGAN: Sneak in GOD BLESS AMERICA.

ANNOUNCER

This is the story of a man from Switzerland who came to Jefferson County, Kentucky, a farmer whose name is Albin Gyr. And Albin Gyr is a farmer who says with all his heart, "God Bless America, where farmers enjoy advantages not found in other lands."

ORGAN: Fade out....

ANNOUNCER

In 1928, young Albin Gyr was talking to his father about an important milestone in his life...(fade).

FATHER

If that is your desire, Albin, my son...I won't stand in your way.

ALBIN

That is my wish, father. I want to go to America.

FATHER

America. Often I thought I should go there myself, but with you and the rest of the children...well, it's hard enough making a living on eight acres of land, even good land like this.

ALBIN

I know, father. But I don't think anything would get you away from Canton Schwyz...you're like so many Swiss farmers. Their families cultivate the same farms for hundreds and hundreds of years....

FATHER

And so they should! And that is one lesson you must take to America with you...take care of the land.

ALBIN

I certainly will! Why, when I get to Kentucky, the first thing I will do is go to Uncle Louis and tell him I want to farm my own eight acres. Just imagine, father! My own eight acres in Kentucky!

FATHER

I hope you will get a farm someday. And remember once more... take care of the land. Look at the farmers in Canton Valais. They have cultivated grapes since the days of the Romans...but they held their soil with terraces. This land is so steep, Albin...

ALBIN (good naturedly chiding)

There you go again, father...as if I were still a schoolboy. The rainfall is heavy, and the soil will wash if it isn't protected by a cover of grass...but never worry. Any soil I ever own, and God grant that I shall own some, will be protected.

FATHER

God go with you, my son...to America.

ORGAN: BRIDGE DENOTING LAPSE OF TIME, fading out to...

SOUND: Several blasts of steamship whistle...

ALBIN (softly, with sentiment)

The Statue of Liberty. America.

(Production note: Pause here for several seconds for effect, and to denote lapse of time. Then fade in.)

SOUND: Milk cans rattling around....while man whistles.

WORKER

Say, you Switzer...you're in fine form today.

ALBIN

And why shouldn't I be?

WORKER

And why should you? Payday isn't until tomorrow!

ALBIN

Oh, it isn't that. (WHISTLES).

WORKER

Switzer...you couldn't be in love?

ALBIN

Oh ho! Now you've guessed it.

SOUND: Milk can sounds stop...

WORKER

Who's the lucky girl? Or, should I say, unlucky?

ALBIN

Her name is Anna. Anna Kaelin. She was born in America, but she is of Swiss blood. I'll be an American too, soon...I already have my papers in.

WORKER

But what are you going to feed her on? You can't get married on your wages.

ALBIN

Listen, mister....I've saved my money. It's more money than I ever dreamed of making. Now we're going to rent a farm.

WORKER

A farm....well, I guess that's natural for you Switzers. I remember now, you told me you lived on a farm over there.

ALBIN

Sure....and I wish I could take my Anna over there just for this season. But I'd want to hurry back, you understand. Why, even now, they are holding the big autumn markets, the Feast of St. Martin (that means the end of the renting year)...and the St. Martin and St. Catherine cattle fairs. You would like them, my friend.

WORKER

What are they like, those saint cattle fairs...

ALBIN

You have to see them to really know them. But they are fine. The peasants parade with their old-fashioned clothes...trade cattle...and any bargain that isn't struck without a handshake is no good.

WORKER

And so you're going to be a farmer. I'd kinda like to get a farm of my own, but...no money. I wouldn't want to farm the Swiss way, though. They tell me you spade up every inch of the ground.

ALBIN

We don't plow much. The hills are too steep. But we do use every inch of ground. It's hard work, sure...but who cares? Why, in Canton Schwyz we churn the butter by using a watersheel on a mountain stream...good butter, too. Oh, my friend, tomorrow I will hear the music of the church chimes, telling that I am married. It will remind me so much of the music of the Swiss cowbells, wild and sweet, sad and joyous, all at the same time. And still...I will give thanks that I am in America.

ORGAN: BRIDGE DENOTING LAPSE OF TIME.

SOUND: Motor car in distance, stopping, then driving off...

ANNA

The mail carrier just stopped at our box.

ALBIN

Ah, the mail carrier! Then let's go see what he brought.

ANNA (good naturedly)

You're always waiting for the mail man, Albin.

ALBIN

Come on!

SOUND: Screen door opens and closes....

ANNA

Maybe we got a new catalog. I would like to order some oilcloth for the table.

ALBIN (Laughing)

Sure, and I'd like to order a tractor for the farm...

ANNA

If we had a farm and if we had money...but this one we're renting is heaven to me.

ALBIN

Yes, it's a good farm. So much bigger than our farm in Canton Schwyz...Canton Schwyz gave Switzerland its name and its flag, Anna.

ANNA

As if I didn't know. And I can understand why you're always waiting for the mail man.

ALBIN

Yes, in Canton Schwyz he was the one man we looked for. Good news or bad, he was good news for us...

ANNA

Well, let's see what good news he brought us today.

SOUND: Mailbox opens...

ANNA

Just one letter. It's for you.

ALBIN

Let's see.

SOUND: Envelope torn open, and paper rustles....

ANNA

What does it say? Why that look on your face?

ALBIN (slowly)

Anna...this farm is going to be sold. We have to move.

ANNA (trying to be brave)

Oh...well, I didn't...want that oilcloth anyhow.

ALBIN (with determination)

Anna...we'll get our own farm. There must be some way...

ORGAN: Montage up and down between voices...

FIRST VOICE

We're not loaning any money.

ALBIN

They turned me d own flat.

SECOND VOICE

Sorry, but the manager said no.

ALBIN

If I could just buy that farm near Middletown...

THIRD VOICE

Not today...sorry....

ORGAN: UP AND HEAVY...THEN F DE DOWN...

ALBIN (excitedly)

Anna! Anna! Our application...for a Federal Land Bank loan... through the Middletown National Farm Loan Association....has been approved! Anna! Do you know what that means? Our own farm. God Bless America.

ORGAN: GOOD BLESS AMERICA.

ANNOUNCER

That was three years ago, when the Federal Land Bank gave Albin Gyr and his loyal wife their chance to own a farm of 102 acres in Jefferson County, Kentucky, three years that have borne fruit... three years that have justified the faith the Farm Credit Administration had in Albin Gyr...

SOUND: Bawling of calves...

ANNA

They're getting better, Albin. Beginning to show more life.

ALBIN

Yes, that pinkeye is about gone. Nice looking lot, aren't they.

ANNA

Even the one Bobby calls Popeye. The whole farm looks better... why, just think, we've only been here three years, and look at the difference. One man stopped at the road just awhile ago, and I could tell he was looking at the alfalfa.

ALBIN

It does look nice, doesn't it? Three cuttings we've made off it this year, and one more to come. And every single blade will go right back to the cattle. I'm going to plant more alfalfa next year.

ANNA

And there wasn't an acre of hay on it when we came here.

ALBIN

No, Anna...and that hay is holding down the soil. We got some of our neighbor's farm after that last cloudburst, and it was mostly clay and gravel. That shows that his topsoil has been washed away. And I remember, clear as day, what my father told me when I left Switzerland...

FATHER

This is one lesson you must take to America with you...take care of the land.

ALBIN

I will, Father.

ORGAN: GOD BLESS AMERICA. UP AND OUT.

ANNOUNCER

That is the true story of Albin Gyr, formerly of Canton Schwyz, Switzerland, now a proud citizen of America and Jefferson County, Kentucky. And now, once again we turn to the Soil Conservation Service of the United States Department of Agriculture, and here is Ewing Jones.

JONES

Thanks, _____, and just a few more words about the Gyr family before we call on the Federal Land Bank for...just a few more words about how the Gyrs made their loan. Judd Wyatt... he's the man who told me about the Gyrs...Judd and I were out there this week, and I don't know who was prouder, Mr. Gyr or Mrs. Gyr, of the farm plan. They filled in gullies and seeded them to bluegrass, they've limed their alfalfa and spread phosphate, cooperating with the Agricultural Adjustment Administration. Well, E. B. Rogers, the assistant secretary of the Federal Land Bank of Louisville, ought to be able to tell us more about the cooperative farm credit system that has helped the Gyr family. So you're on the spot, Mr. Rogers....suppose I were a farmer such as Albin Gyr, and wanted a Federal Land Bank loan...how would I go about it?

ROGERS

The first thing you should do, Ewing, would be to visit the office of the national farm loan association in your county. That association, by the way, is a local cooperative organization through which farmers obtain Federal Land Bank and Land Bank Commissioner loans.

JONES

But is there a national farm loan association in each county?

ROGERS

Generally speaking, yes. The association office usually is in the county seat. If you or your neighbors aren't acquainted with the secretary treasurer, you can always get his name and address from the old stand-by, your county agricultural agent.

JONES

Now, how about eligibility requirements...you wouldn't want to make a loan to somebody like Ed Mason or Arthur Chandler, jr., would you?

ROGERS

If they were farming or were about to start farming, possibly. But here's a warning to Mason and Chandler--the loan won't exceed 50 percent of the appraised normal value of the land, plus 20 percent of the appraised value of permanent insured improvements on the land.

JONES

Then to obtain a Federal Land Bank Loan to buy a farm, such as the Gyrs...

ROGERS

....you have to have some experience in farming, you must have some livestock and equipment, and you must have a substantial down payment. But one thing here, Ewing...in addition to financing the purchase of land, land bank loans may be made to refinance existing debts, provide buildings, improve farm land, or general agricultural uses.

JONES

In other words, do about everything but sit on the eggs to make the chickens hatch. But here's the catch: what about the interest, and the terms?

ROGERS

Land Bank loans are often made for as long as 34 years...but that doesn't mean that the loan comes due at the end of that time. You see, land bank loans are amortized...

JONES

...meaning?

ROGERS

Making small regular payments semi-annually, so that the farmer can completely repay his loan with interest by the end of the loan period. Buying a farm with a Federal Land Bank Loan is just like paying rent, with the exception that each payment increases the farmer's share in the ownership of his farm. And you might be interested to know that the interest rate on Federal Land Bank Loans is now the lowest in history.

JONES

All right...we've got a low rate, 3-1/2 percent, I believe it is.

ROGERS

That's right.

JONES

But suppose a farmer goes along fine for several years and makes his installment payments on the dot. Then, one season he runs into a drouth, or a flood, or something like that...and that puts him in a tight place. Does the Federal Land Bank take his good record into account?

ROGERS

It certainly does. Any land bank borrower can tell you that as long as a fellow is doing his honest best the bank will go along with him.

JONES

Well, that seems to clear up the land bank loan problem. Suppose we give a thought to short-term loans. Suppose the Gyr family wants to buy some dairy cattle.

ROGERS

There's a cooperative short-term credit system that operates along lines similar to the cooperative farm mortgage system. They are both parts of the Farm Credit Administration. A farmer who needs short-term credit to finance crop or livestock production can apply to his local production credit association. The Gyr family financed its dairy cattle through the Falls City Production Credit Association.

JONES

And now, Mr. Rogers, let's get back to the long-term Federal Land Bank loan. I know--just as you do--that a farm will not be worth much if the top eight or ten inches of soil are allowed to wash down the river to the sea. Likewise, the mortgage on such a farm will be worth less and less with each heavy rain.

ROGERS

We know that and we are urging members of national farm loan associations to follow soil conserving practices. We want to see farmers become debt free, but we also want to see them have a fertile farm when they meet the final installment payment. We are doing more than just encouraging national farm loan association members to follow sound conservation practices. We are making it possible for them to see the benefits of following such practices. Last year the Federal Land Bank sponsored tours on which officers and directors of national farm loan associations visited farms cooperating with the Soil Conservation Service. This year the Federal Land Bank has sponsored tours for farmer members, as a result of which thousands of land bank borrowers visited farms where they saw the benefits of strip cropping, contour farming, and terracing. Many of the farms visited were owned by national farm loan association members. Then, too, we have sponsored soil conservation exhibits at group meetings of national farm loan association directors. At present, secretary-treasurers of national farm loan associations are lending active support to the organization of soil conservation districts. So you see, Ewing, your organization and our organization, along with the Triple A, the Farm Security Administration, the Agricultural Extension Service, and other agencies, are all working together toward a common goal of better agriculture here in America.

JONES

I can't add more to that...except to emphasize that last statement of yours...we are working together toward a common goal.... better farming, conservation farming, to hold this soil. And thanks for being with us, E. B. Rogers, assistant secretary of the Federal Land Bank of Louisville.

ORGAN: I GET THE BLUES WHEN IT RAINS.

JONES (on cue)

This is Ewing Jones, speaking for the Soil Conservation Service of the United States Department of Agriculture. And next week, we'll bring you a story from Indiana....a story of Fortunes Washed Away.

ORGAN: UP AND OUT.

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